



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [CULLEN/FROST BANKERS, INC.](#)

City/State [SAN ANTONIO, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [46,734,428](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[CULLEN/FROST BANKERS, INC.](#)
[111 WEST HOUSTON STREET](#)
[SAN ANTONIO, TX 78205](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000)	43,636,940			35,324,125			37,479,575			31,842,827			31,202,961																	
Net income (\$000)	234,083			147,825			331,151			443,599			454,918																	
Number of BHCs in peer group	131			127			128			125			118																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.50	2.65	33	3.05	2.84	64	2.86	2.77	48	3.46	3.01	71	3.38	3.08	63															
+ Non-interest income	0.84	1.11	42	1.02	1.14	49	0.94	1.21	41	1.13	1.32	50	1.11	1.31	50															
- Overhead expense	1.95	2.24	31	2.44	2.63	48	2.27	2.57	37	2.62	2.69	52	2.49	2.71	37															
- Provision for credit losses	0	-0.15	80	1.13	0.85	72	0.63	0.51	68	0.11	0.15	47	0.07	0.14	31															
+ Securities gains (losses)	0	0.01	26	0.62	0.03	99	0.29	0.02	99	0	0.01	53	0	0	36															
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45															
= Pretax net operating income (tax equivalent)	1.39	1.79	20	1.12	0.64	73	1.19	1.04	58	1.87	1.56	76	1.93	1.57	81															
Net operating income	1.07	1.36	21	0.84	0.48	70	0.88	0.81	55	1.39	1.19	72	1.46	1.24	78															
Net income	1.07	1.35	22	0.84	0.50	69	0.88	0.82	54	1.39	1.19	72	1.46	1.24	78															
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17				1.42															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	2.72	3.14	22	3.50	3.78	27	3.22	3.55	25	4.20	4.41	33	3.97	4.24	32															
Interest expense	0.06	0.27	6	0.19	0.66	3	0.13	0.52	3	0.44	1.08	8	0.32	0.86	7															
Net interest income (tax equivalent)	2.66	2.85	32	3.32	3.10	60	3.09	3.01	48	3.75	3.33	67	3.64	3.38	62															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.04	0.13	30	0.98	0.28	91	0.60	0.27	86	0.23	0.21	64	0.33	0.22	79															
Earnings coverage of net loan and lease losses (X)	71.99	4.52	85	4.39	21.56	23	5.69	22.91	26	15.81	24.40	51	11.83	21.75	43															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.54	1.39	69	1.39	1.51	46	1.51	1.58	50	0.90	0.83	55	0.94	0.90	56															
Allowance for loan and lease losses / Total loans and leases	1.54	1.37	70	1.39	1.48	48	1.51	1.55	51	0.90	0.81	56	0.94	0.89	57															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.37	0.63	28	0.45	0.66	31	0.36	0.71	17	0.70	0.57	67	0.53	0.61	44															
30–89 days past due loans and leases / Total loans and leases	0.40	0.27	78	0.39	0.36	63	0.51	0.39	72	0.34	0.43	50	0.42	0.44	54															
Liquidity and Funding																														
Net noncore funding dependence	-47.72	-1.82	1	-14.57	6.94	3	-29.59	3.20	2	-4.89	14.45	6	-16.36	16.62	2															
Net short-term noncore funding dependence	-47.99	-8.21	4	-14.72	-2.29	15	-29.76	-4.76	6	-6.26	3.38	17	-16.61	4.66	10															
Net loans and leases / Total assets	34.97	59.81	9	44.93	63.21	13	40.58	61.58	11	42.87	63.77	14	43.15	63.98	14															
Capitalization																														
Tier 1 leverage ratio	7.60	9.11	12	8.01	9.03	18	8.07	9.13	17	9.28	9.76	42	9.06	9.71	31															
Holding company equity capital / Total assets	9.36	10.88	27	10.16	11.06	39	10.12	11.16	35	11.47	12.43	39	10.41	12.22	24															
Total equity capital (including minority interest) / Total assets	9.36	11.01	25	10.16	11.18	36	10.12	11.29	34	11.47	12.57	36	10.41	12.27	24															
Common equity tier 1 capital / Total risk-weighted assets	13.60	12.69	66	12.48	12.01	66	12.86	12.38	63	12.36	12.17	58	12.27	12.12	65															
Net loans and leases / Equity capital (X)	3.74	5.51	14	4.42	5.78	20	4.01	5.58	17	3.74	5.21	17	4.15	5.29	21															
Cash dividends / Net income	41.10	25.30	84	62.11	60.26	57	55.14	42.30	71	41.72	33.12	68	38.14	27.31	71															
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02				17.36															
Growth Rates																														
Assets	18.49	9.29	80	23.65	17.07	77	24.43	16.68	74	5.33	9.26	47	1.79	7	25															
Equity capital	9.11	9.31	65	7.15	6.16	64	9.75	6.99	69	16.11	10.49	79	2.15	7.89	32															
Net loans and leases	-7.77	0.79	13	23.71	13.26	83	17.79	9.07	80	4.66	9.10	40	7.56	7.89	58															
Noncore funding	35.80	-23.76	98	2.03	-2.41	59	6.43	-12.18	72	47.81	6.59	89	17.08	10.67	70															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital	2.27	11.05	28	2.47	13.39	30	2.31	13.56	26	2.53	13.04	34	2.93	13.37	35															
Equity investment in subsidiaries / Equity capital	95.81	103.07	12	101.75	103.11	43	96.80	102.81	17	99.62	103.22	30	99.81	103.10	35															
Cash from ops + noncash items + op expense / Op expense + dividends	102.68	130.64	37	168.77	154.33	63	149.41	147.24	63	131.16	190.27	30	114.15	174.91	25															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	345,743	337,288	669,087	730,398	659,361	2.51	55.59
Income from lease financing receivables.....	5,744	7,358	13,711	14,013	12,996	-21.94	-10.95
Fully taxable income on loans and leases.....	348,484	341,286	676,485	738,147	665,973	2.11	53.89
Tax-exempt income on loans and leases.....	3,003	3,360	6,313	6,264	6,384	-10.63	35.27
Estimated tax benefit on income on loans and leases.....	1,191	1,326	2,498	2,520	2,521	-10.19	-29.83
Income on loans and leases (tax equivalent).....	352,678	345,972	685,296	746,931	674,878	1.94	53.10
Investment interest income (tax equivalent).....	197,831	213,561	419,134	444,081	410,679	-7.37	-13.93
Interest on balances due from depository institutions.....	6,047	9,382	12,893	35,590	56,968	-35.55	-16.65
Interest income on other earning assets.....	309	1,106	1,383	6,428	6,699	-72.06	-28.47
Total interest income (tax equivalent).....	556,865	570,021	1,118,706	1,233,030	1,149,224	-2.31	19.02
Interest on time deposits of \$250K or more	922	3,013	4,974	5,388	2,252	-69.40	
Interest on time deposits < \$250K.....	1,484	5,659	9,160	11,154	4,316	-73.78	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	4,610	13,608	17,884	83,200	68,769	-66.12	56.48
Interest on other borrowings and trading liabilities.....	2,264	6,034	8,360	25,381	13,312	-62.48	36.30
Interest on subordinated debt and mandatory convertible securities	2,328	2,328	4,656	4,657	4,657	0.00	282.89
Total interest expense.....	11,608	30,642	45,034	129,780	93,306	-62.12	99.18
Net interest income (tax equivalent).....	545,257	539,379	1,073,672	1,103,250	1,055,918	1.09	18.00
Non-interest income.....	183,125	179,702	352,434	359,769	345,975	1.90	17.05
Adjusted operating income (tax equivalent)	728,382	719,081	1,426,106	1,463,019	1,401,893	1.29	17.76
Overhead expense.....	425,349	430,283	851,883	833,504	776,771	-1.15	18.63
Provision for credit losses.....	63	200,110	236,955	33,759	21,613		-99.83
Securities gains (losses)	0	108,989	108,989	294	-156	-100.00	-100.00
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	302,970	197,677	446,257	596,050	603,353	53.27	27.73
Applicable income taxes	22,978	2,010	20,170	55,870	53,763	1043.18	28.84
Tax equivalent adjustments	45,909	47,842	94,936	96,581	94,672	-4.04	-41.96
Applicable income taxes (tax equivalent).....	68,887	49,852	115,106	152,451	148,435	38.18	-28.94
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	234,083	147,825	331,151	443,599	454,918	58.35	66.89
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	234,083	147,825	331,151	443,599	454,918	58.35	66.89
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	234,083	147,825	331,151	443,599	454,918	58.35	66.89
Investment securities income (tax equivalent).....	197,831	213,561	419,134	444,081	410,679	-7.37	-13.93
US Treasury and agency securities (excluding mortgage-backed securities)	13,908	15,032	27,533	56,168	62,756	-7.48	-62.05
Mortgage-backed securities	22,236	31,365	59,203	59,794	22,405	-29.11	54.17
All other securities	161,687	167,164	332,398	328,119	325,518	-3.28	-9.55
Cash dividends declared	96,216	91,821	182,600	185,069	173,512	4.79	36.37
Common	92,396	89,805	180,584	177,006	165,449	2.89	38.89
Preferred	3,820	2,016	2,016	8,063	8,063	89.48	-5.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.55	2.92	22	3.23	3.46	27	2.98	3.27	24	3.87	4	38	3.68	3.87	33
Less: Interest expense	0.05	0.25	6	0.17	0.61	3	0.12	0.48	3	0.41	0.98	8	0.30	0.79	7
Equals: Net interest income (tax equivalent)	2.50	2.65	33	3.05	2.84	64	2.86	2.77	48	3.46	3.01	71	3.38	3.08	63
Plus: Non-interest income	0.84	1.11	42	1.02	1.14	49	0.94	1.21	41	1.13	1.32	50	1.11	1.31	50
Equals: adjusted operating income (tax equivalent)	3.34	3.82	28	4.07	4.05	53	3.81	4.04	42	4.59	4.41	63	4.49	4.46	52
Less: Overhead expense	1.95	2.24	31	2.44	2.63	48	2.27	2.57	37	2.62	2.69	52	2.49	2.71	37
Less: Provision for credit losses	0	-0.15	80	1.13	0.85	72	0.63	0.51	68	0.11	0.15	47	0.07	0.14	31
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	27	0.62	0.03	99	0.29	0.02	99	0	0.01	53	0	0	32
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.39	1.79	20	1.12	0.64	73	1.19	1.04	58	1.87	1.56	76	1.93	1.57	81
Less: Applicable income taxes (tax equivalent)	0.32	0.41	23	0.28	0.16	78	0.31	0.23	72	0.48	0.36	82	0.48	0.33	88
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.07	1.36	21	0.84	0.48	70	0.88	0.81	55	1.39	1.19	72	1.46	1.24	78
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.07	1.35	22	0.84	0.50	69	0.88	0.82	54	1.39	1.19	72	1.46	1.24	78
Memo: Net income (last four quarters)	1	1.25	25	1.07	0.81	71	0.88	0.82	54	1.39	1.19	71	1.46	1.24	77
Net income—BHC and noncontrolling (minority) interest	1.07	1.37	22	0.84	0.50	69	0.88	0.83	53	1.39	1.20	72	1.46	1.25	77
Margin Analysis															
Average earning assets / Average assets	93.81	93.15	59	92.10	91.74	56	92.75	92.32	57	92.29	91.05	62	92.88	91.48	65
Average interest-bearing funds / Average assets	53.46	62.32	14	53.98	65.48	10	53.34	64.06	10	56.76	65.57	16	54.70	65.56	12
Interest income (tax equivalent) / Average earning assets	2.72	3.14	22	3.50	3.78	27	3.22	3.55	25	4.20	4.41	33	3.97	4.24	32
Interest expense / Average earning assets	0.06	0.27	6	0.19	0.66	3	0.13	0.52	3	0.44	1.08	8	0.32	0.86	7
Net interest income (tax equivalent) / Average earning assets	2.66	2.85	32	3.32	3.10	60	3.09	3.01	48	3.75	3.33	67	3.64	3.38	62
Yield or Cost															
Total loans and leases (tax equivalent)	4.04	4.05	54	4.27	4.44	46	4	4.27	36	5.18	5.09	62	4.96	4.95	57
Interest-bearing bank balances	0.10	0.11	36	0.47	0.50	55	0.23	0.27	42	1.83	2.04	36	1.80	1.64	63
Federal funds sold and reverse repos	0.20	0.26	57	0.98	0.94	63	0.89	0.68	70	2.25	2.44	48	2.08	2.17	53
Trading assets	0.02	0.42	57	0.05	0.67	54	0.03	0.60	52	0.05	0.99	47	0.05	1.11	42
Total earning assets	2.50	3.11	16	3.21	3.74	20	2.95	3.51	17	3.87	4.36	19	3.64	4.20	16
Investment securities (tax equivalent)	3.41	1.80	98	3.53	2.51	96	3.50	2.25	96	3.43	2.76	91	3.41	2.68	92
US Treasury and agency securities (excluding mortgage-backed securities)	2.02	1.28	86	2.69	2.01	81	2.50	1.75	85	2.02	2.32	35	1.82	2.05	36
Mortgage-backed securities	1.91	1.56	83	2.45	2.33	60	2.32	2.05	75	2.87	2.61	83	3.14	2.50	94
All other securities	3.98	2.91	83	4.08	3.48	78	4.08	3.24	80	4.08	4.06	66	4.08	4.20	66
Interest-bearing deposits	0.07	0.24	10	0.26	0.70	7	0.18	0.53	8	0.62	1.10	14	0.49	0.81	20
Time deposits of \$250K or more	0.42	0.76	16	1.57	1.67	36	1.25	1.42	33	1.70	1.96	25	0.96	1.44	16
Time deposits < \$250K	0.42	0.72	19	1.52	1.58	45	1.25	1.36	39	1.63	1.82	36	0.75	1.29	14
Other domestic deposits	0.05	0.17	12	0.17	0.50	6	0.11	0.36	5	0.55	0.93	18	0.46	0.67	30
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.10	0.19	44	0.55	0.85	36	0.31	0.62	24	1.53	1.86	38	0.76	1.51	29
Other borrowed funds and trading liabilities	0	1.31	3	0.20	1.62	4	0.16	1.50	4	0	2.38	1	0	2.28	0
All interest-bearing funds	0.10	0.40	6	0.32	0.92	3	0.23	0.74	3	0.72	1.49	10	0.55	1.19	10

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income		183,125		179,702		352,434		359,769		345,975		
Fiduciary activities income		57,505		51,119		99,998		99,298		99,526		
Service charges on deposit accounts - domestic		36,457		37,843		75,656		84,451		80,996		
Trading revenue.....		6,141		11,628		15,807		9,346		7,692		
Investment banking fees and commissions.....		24,275		24,005		49,119		47,729		38,100		
Insurance activities revenue.....		28,179		27,209		50,417		52,850		49,431		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		0		0		0		0		0		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		1,880		164		-484		5,719		5,350		
Other non-interest income.....		28,688		27,734		61,921		60,376		64,880		
Total overhead expenses		425,349		430,283		851,883		833,504		776,771		
Personnel expense.....		235,126		236,406		469,947		469,022		435,771		
Net occupancy expense.....		71,795		68,672		139,285		123,921		111,988		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		387		498		918		1,168		1,424		
Other operating expenses.....		118,041		124,707		241,733		239,393		227,588		
Fee income on mutual funds and annuities.....		6,096		4,974		10,207		9,677		10,226		
Memoranda												
Assets under management in proprietary mutual funds and annuities		4,241,397		4,381,389		4,165,934		4,977,591		4,090,856		
Number of equivalent employees		4,528		4,731		4,685		4,659		4,370		
Average personnel expense per employee.....		51.93		49.97		100.31		100.67		99.72		
Average assets per employee.....		9,637.13		7,466.52		7,999.91		6,834.69		7,140.27		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	3.33	2.15	69	2.77	2.20	65	2.90	2.02	67	2.69	2.72	55
Overhead expenses / Net Interest Income + non-interest income	62.32	59.03	63	64.10	63.28	62	64	62.28	61	61	61.29	53
Percent of Average Assets												
Total overhead expense	1.95	2.24	31	2.44	2.63	48	2.27	2.57	37	2.62	2.69	52
Personnel expense.....	1.08	1.25	32	1.34	1.31	53	1.25	1.30	48	1.47	1.41	54
Net occupancy expense.....	0.33	0.24	85	0.39	0.26	89	0.37	0.26	87	0.39	0.28	85
Other operating expenses.....	0.54	0.73	25	0.71	0.99	29	0.65	0.94	26	0.76	0.97	34
Overhead less non-interest income	1.11	1.10	44	1.42	1.36	56	1.33	1.25	52	1.49	1.32	57
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	58.40	58.45	46	59.84	62.83	45	59.73	61.82	46	56.97	60.64	40
Personnel expense.....	32.28	33.10	39	32.88	32.43	46	32.95	32.36	47	32.06	32.39	48
Net occupancy expense.....	9.86	6.33	89	9.55	6.65	89	9.77	6.58	90	8.47	6.52	84
Other operating expenses.....	16.26	18.60	37	17.41	23.06	27	17.01	22.28	27	16.44	21.20	23
Total non-interest income	25.14	28.18	47	24.99	27.40	50	24.71	28.83	44	24.59	29.23	49
Fiduciary activities income	7.89	2.24	91	7.11	2.10	91	7.01	2.09	90	6.79	1.97	90
Service charges on domestic deposit accounts	5.01	3.19	82	5.26	3.35	81	5.31	3.27	82	5.77	3.88	75
Trading revenue.....	0.84	0.72	74	1.62	1.60	72	1.11	1.28	70	0.64	1.18	57
Investment banking fees and commissions.....	3.33	2.52	74	3.34	2.64	75	3.44	2.46	76	3.26	3.54	74
Insurance activities revenue.....	3.87	0.37	96	3.78	0.39	94	3.54	0.41	94	3.61	0.47	92
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42
Net servicing fees	0	0.55	15	0	-0.20	40	0	0.01	42	0	0.28	21
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.26	3.83	16	0.02	2.89	15	-0.03	3.92	7	0.39	1.86	24
Other non-interest income.....	3.94	9.26	15	3.86	9.31	17	4.34	9.65	20	4.13	10.04	13
Overhead less non-interest income	33.26	29.94	52	34.85	34.19	53	35.02	31.93	54	32.38	31.06	44
Applicable income taxes / Pretax net operating income (tax equivalent).....	7.58	21.54	2	1.02	18.39	5	4.52	18.63	5	9.37	20.56	2
Applicable income tax + TE / Pretax net operating income + TE	22.74	23.10	47	25.22	22.75	71	25.79	21.18	84	25.58	23.23	77

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	8,420,282	7,885,878	8,364,638	7,407,119	6,823,938	6.78	55.44	
Commercial and industrial loans	6,750,689	8,671,885	7,638,108	5,844,509	5,604,339	-22.15	41.69	
Loans to individuals	476,079	493,368	492,569	505,049	561,559	-3.50	6.97	
Loans to depository institutions and acceptances of other banks	872	2,400	342	632	5,835	-63.67	-83.26	
Agricultural loans	29,759	19,932	23,261	26,451	23,886	49.30	96.35	
Other loans and leases	920,715	897,306	962,395	966,557	1,080,176	2.61	-1.69	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	16,598,396	17,970,769	17,481,313	14,750,317	14,099,733	-7.64	43.29	
Less: Allowance for loan and lease losses	255,288	250,061	263,177	132,167	132,132	2.09	70.52	
Net loans and leases	16,343,108	17,720,708	17,218,136	14,618,150	13,967,601	-7.77	42.93	
Debt securities that reprice or mature in over 1 year	11,367,109	12,230,605	11,159,813	12,734,137	10,161,766	-7.06	-2.56	
Mutual funds and equity securities	0	0	0	0	0			
Subtotal	27,710,217	29,951,313	28,377,949	27,352,287	24,129,367	-7.48	19.96	
Interest-bearing bank balances	14,659,172	5,990,237	9,758,624	2,849,950	2,641,971	144.72	437.74	
Federal funds sold and reverse repos	9,003	48,900	775	356,373	635,017	-81.59	-86.53	
Debt securities that reprice or mature within 1 year	1,244,623	302,938	1,181,234	522,593	2,288,922	310.85	84.26	
Trading assets	246,932	168,944	156,112	80,751	70,646	46.16	152.92	
Total earning assets	43,869,947	36,462,332	39,474,694	31,161,954	29,765,923	20.32	64.52	
Non-interest-bearing cash and due from depository institutions	521,670	562,416	532,550	580,863	675,948	-7.24	-8.15	
Premises, fixed assets, and leases	1,031,853	1,044,261	1,046,175	1,011,948	552,330	-1.19	82.89	
Other real estate owned	3,971	806	850	1,084	1,175	392.68	67.20	
Investment in unconsolidated subsidiaries	4,956	5,038	4,997	5,009	5,056	-1.63	-4.47	
Intangible and other assets	1,302,189	1,368,573	1,369,266	1,336,032	1,369,733	-4.85	7.70	
Total assets	46,734,428	39,443,254	42,428,372	34,096,890	32,370,165	18.49	61.07	
Quarterly average assets	45,169,887	37,370,674	40,364,953	32,972,259	31,421,264	20.87	62.35	
Average loans and leases (YTD)	17,446,963	16,219,588	17,125,891	14,430,288	13,607,343	7.57	51.45	
Memoranda								
Loans held-for-sale	0	0	0	0	0			
Loans not held-for-sale	16,598,396	17,970,769	17,481,313	14,750,317	14,099,733	-7.64	43.29	
Real estate loans secured by 1–4 family	1,489,924	1,348,790	1,441,832	1,317,497	1,219,472	10.46	50.66	
Commercial real estate loans	6,907,074	6,498,341	6,894,465	6,048,644	5,573,151	6.29	57.49	
Construction and land development	1,474,461	1,610,099	1,547,233	1,616,114	1,585,250	-8.42	31.90	
Multifamily	306,561	282,927	364,906	226,887	132,348	8.35	237.26	
Nonfarm nonresidential	5,126,052	4,605,315	4,982,326	4,205,643	3,855,553	11.31	61.35	
Real estate loans secured by farmland	23,284	38,747	28,341	40,978	31,315	-39.91	-45.15	
Total investment securities	12,611,732	12,533,543	12,341,047	13,256,730	12,450,688	0.62	2.19	
U.S. Treasury securities	1,497,722	1,163,635	1,119,633	1,948,134	3,427,690	28.71	-65.72	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	8,822,924	8,707,252	8,703,451	8,568,641	8,189,022	1.33	25.03	
Mortgage-backed securities	2,289,586	2,661,156	2,516,463	2,738,455	832,476	-13.96	150.68	
Asset-backed securities	0	0	0	0	0			
Other debt securities	1,500	1,500	1,500	1,500	1,500	0.00	11.11	
Mutual funds and equity securities	0	0	0	0	0			
Available-for-sale securities	10,798,169	10,564,417	10,395,214	11,226,725	11,344,631	2.21	7.96	
U.S. Treasury securities	1,497,722	1,163,635	1,119,633	1,948,134	3,427,690	28.71	-63.65	
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	7,538,819	7,269,494	7,287,902	7,070,997	7,087,202	3.70	51.58	
Mortgage-backed securities	1,761,628	2,131,288	1,987,679	2,207,594	829,739	-17.34	93.97	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	82,672	104,315	107,063	18,670	10,896	-20.75	10.55	
Available-for-sale securities appreciation (depreciation)	581,053	669,461	710,165	391,823	-23,125	-13.21	26.39	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	5,089,822	3,788,359	5,097,339	3,915,449	3,820,203	34.35	55.32	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	16,499,890	14,737,850	15,157,766	10,943,466	11,073,502	11.96	67.99
NOW, ATS and transaction accounts	662,865	474,345	427,415	439,029	598,896	39.74	66.00
Time deposits less brokered deposits < \$250K	690,653	738,127	713,587	736,884	612,775	-6.43	
MMDA and other savings accounts	20,477,250	16,413,374	18,330,532	15,218,309	14,690,094	24.76	54.16
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	38,330,658	32,363,696	34,629,300	27,337,688	26,975,267	18.44	60.68
Time deposits of \$250K or more	443,337	389,261	427,548	371,712	249,945	13.89	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	2,243,589	1,589,384	2,116,997	1,695,342	1,367,548	41.16	206.02
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	0	0	0	20,666	0		
Other borrowings w/remaining maturity over 1 year	0	0	0	303,022	0		
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	2,686,926	1,978,645	2,544,545	2,390,742	1,617,493	35.80	122.30
Trading liabilities	192,042	80,377	80,152	31,770	44,787	138.93	176.85
Subordinated notes and debentures + trust preferred securities	235,486	235,271	235,378	235,164	234,950	0.09	-0.23
Other liabilities	915,499	776,464	645,981	189,858	128,751	17.91	79.82
Total liabilities	42,360,611	35,434,453	38,135,356	30,185,222	29,001,248	19.55	63.69
Equity Capital							
Perpetual preferred stock (including surplus)	145,452	0	145,452	144,486	144,486		0.67
Common stock	642	642	642	642	642	0.00	0.78
Common surplus	1,002,939	989,034	997,168	983,250	967,304	1.41	11.08
Retained earnings	2,862,966	2,678,686	2,750,723	2,667,534	2,440,002	6.88	49.58
Accumulated other comprehensive income	412,990	488,264	512,970	267,370	-63,600	-15.42	46.79
Other equity capital components	-51,172	-147,825	-113,939	-151,614	-119,917		
Total holding company equity capital	4,373,817	4,008,801	4,293,016	3,911,668	3,368,917	9.11	39.44
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	4,373,817	4,008,801	4,293,016	3,911,668	3,368,917	9.11	39.44
Total liabilities and capital	46,734,428	39,443,254	42,428,372	34,096,890	32,370,165	18.49	61.07
Memoranda							
Non-interest-bearing deposits	16,499,890	14,737,850	15,157,766	10,943,466	11,073,502	11.96	67.99
Interest-bearing deposits	22,274,105	18,015,107	19,899,082	16,765,934	16,151,710	23.64	53.53
Total deposits	38,773,995	32,752,957	35,056,848	27,709,400	27,225,212	18.38	59.37
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,293,016	3,911,668	3,911,668	3,368,917	3,297,863		
Accounting restatements	0	-29,252	-29,252	-14,672	-2,285		
Net income	234,083	147,825	331,151	443,599	454,918		
Net sale of new perpetual preferred stock	0	-150,000	-4,548	0	0		
Net sale of new common stock	36,682	4,846	12,557	20,770	31,647		
Sale of treasury stock	1,749	2,830	10,307	0	0		
Less: Purchase of treasury stock	1,288	13,973	15,785	68,793	101,010		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	96,216	91,821	182,600	185,069	173,512		
Change in other comprehensive income	-99,980	220,894	245,600	330,970	-152,647		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	5,771	5,784	13,918	15,946	13,943		
Holding company equity capital, ending balance	4,373,817	4,008,801	4,293,016	3,911,668	3,368,917		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	18.02	36.32	15	19.99	36.22	20	19.71	36.22	19	21.72	37.78	22	21.08	37.19	21
Commercial and industrial loans	14.44	12.25	64	21.99	14.99	81	18	13.52	72	17.14	12.02	76	17.31	12.85	72
Loans to individuals	1.02	3.48	43	1.25	3.53	46	1.16	3.40	46	1.48	4.20	46	1.73	4.31	47
Loans to depository institutions and acceptances of other banks	0	0.01	71	0.01	0.04	70	0	0.03	65	0	0.04	63	0.02	0.05	73
Agricultural loans.....	0.06	0.21	57	0.05	0.20	53	0.05	0.19	57	0.08	0.24	58	0.07	0.30	58
Other loans and leases.....	1.97	4.22	31	2.27	4.66	35	2.27	4.63	30	2.83	5.01	38	3.34	5	41
Net loans and leases.....	34.97	59.81	9	44.93	63.21	13	40.58	61.58	11	42.87	63.77	14	43.15	63.98	14
Debt securities over 1 year.....	24.32	17.61	73	31.01	14.01	96	26.30	15.55	91	37.35	14.60	98	31.39	14.63	95
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	59.29	78.32	7	75.94	78.43	26	66.88	78.16	13	80.22	79.65	30	74.54	79.97	19
Interest-bearing bank balances	31.37	9.11	96	15.19	6.78	94	23	7.51	96	8.36	3.06	89	8.16	3.04	90
Federal funds sold and reverse repos	0.02	0.52	66	0.12	0.86	73	0	0.82	58	1.05	1.57	79	1.96	1.66	81
Debt securities 1 year or less	2.66	1.53	79	0.77	1.83	38	2.78	1.68	79	1.53	1.91	57	7.07	1.96	90
Trading assets	0.53	0.60	68	0.43	1.09	50	0.37	1.01	51	0.24	1.19	50	0.22	1.33	62
Total earning assets.....	93.87	91.43	75	92.44	90.72	68	93.04	91.05	73	91.39	89.53	69	91.95	89.74	72
Non-interest cash and due from depository institutions.....	1.12	1.01	54	1.43	1.08	75	1.26	1.07	64	1.70	1.14	86	2.09	1.21	94
Other real estate owned.....	0.01	0.02	51	0	0.03	21	0	0.02	21	0	0.03	20	0	0.04	16
All other assets.....	5.01	7.50	21	6.13	8.16	26	5.71	7.82	25	6.90	9.27	23	5.96	8.98	21
Memoranda															
Short-term investments	34.05	12.01	94	16.08	10.58	81	25.79	11.17	89	10.94	7.63	74	17.19	7.80	84
U.S. Treasury securities.....	3.20	1.08	82	2.95	0.92	83	2.64	0.84	82	5.71	1.03	94	10.59	1.04	97
US agency securities (excluding mortgage-backed securities)	0	0.77	10	0	0.48	12	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	18.88	1.72	98	22.08	1.45	99	20.51	1.69	98	25.13	1.34	99	25.30	1.62	99
Mortgage-backed securities	4.90	12.97	13	6.75	11.11	28	5.93	11.75	19	8.03	11.44	30	2.57	11.13	7
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.52	22	0	0.39	28	0	0.42	27	0	0.39	26	0	0.41	26
Loans held-for-sale.....	0	0.42	8	0	0.48	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	35.52	59.85	9	45.56	63.46	12	41.20	61.72	11	43.26	63.50	14	43.56	63.93	14
Real estate loans secured by 1–4 family	3.19	11.69	15	3.42	12.29	16	3.40	11.91	16	3.86	13.29	15	3.77	13.46	15
Revolving	1.03	1.45	47	1	1.80	37	1.07	1.66	44	1.10	2.07	37	1.04	2.27	34
Closed-end, secured by first liens	0.87	9.84	7	1.02	9.99	10	0.92	9.81	9	1.23	10.69	10	1.26	10.57	9
Closed-end, secured by junior liens	1.29	0.20	95	1.39	0.26	94	1.41	0.22	95	1.53	0.28	94	1.47	0.31	94
Commercial real estate loans	14.78	22.48	27	16.48	21.90	35	16.25	22.22	32	17.74	22.23	39	17.22	21.58	40
Construction and land development	3.15	3.35	50	4.08	3.32	62	3.65	3.40	56	4.74	3.44	68	4.90	3.51	68
Multifamily.....	0.66	3.31	16	0.72	3.07	18	0.86	3.12	20	0.67	3.01	18	0.41	2.72	15
Nonfarm nonresidential	10.97	14.81	34	11.68	14.50	39	11.74	14.72	37	12.33	14.69	42	11.91	14.44	42
Real estate loans secured by farmland.....	0.05	0.34	44	0.10	0.33	51	0.07	0.33	47	0.12	0.36	56	0.10	0.41	55

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	50.73	59.66	29	43.88	55.37	28	47.85	57.15	28	50.22	57.46	38	48.40	56.49	38
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	50.73	59.66	29	43.88	55.37	28	47.85	57.15	28	50.22	57.46	38	48.40	56.49	38
Real estate loans secured by 1–4 family.....	8.98	19.82	21	7.51	19.50	16	8.25	19.43	18	8.93	20.75	17	8.65	21.10	16
Revolving	2.89	2.42	59	2.20	2.79	44	2.59	2.64	52	2.55	3.15	46	2.39	3.50	40
Closed-end.....	6.09	17.22	15	5.31	16.49	14	5.66	16.59	16	6.39	17.39	16	6.26	17.39	16
Commercial real estate loans	41.61	36.54	55	36.16	32.96	50	39.44	34.63	55	41.01	33.52	60	39.53	32.14	57
Construction and land development.....	8.88	5.50	77	8.96	4.97	79	8.85	5.26	78	10.96	5.09	88	11.24	5.20	87
1–4 family.....	1.36	1.11	65	0.99	0.93	61	1.11	0.93	62	1.11	0.94	65	1.28	1.02	65
Other.....	7.53	4.33	81	7.97	3.90	89	7.74	4.19	83	9.84	4.02	92	9.96	4.05	94
Multifamily.....	1.85	5.34	22	1.57	4.72	21	2.09	4.96	26	1.54	4.69	20	0.94	4.10	15
Nonfarm nonresidential	30.88	24.14	65	25.63	21.76	59	28.50	22.93	63	28.51	22.15	66	27.34	21.40	60
Owner-occupied.....	10.45	8.14	65	8.47	7.38	57	9.52	7.68	63	9.73	7.72	61	9.35	8.03	59
Other.....	20.43	15.71	65	17.16	14.16	61	18.98	14.95	62	18.78	14.34	67	17.99	13.38	65
Real estate loans secured by farmland.....	0.14	0.59	50	0.22	0.52	59	0.16	0.54	54	0.28	0.55	61	0.22	0.63	57
Loans to depository institutions and acceptances of other banks.....	0.01	0.03	75	0.01	0.07	70	0	0.06	68	0	0.11	65	0.04	0.12	73
Commercial and industrial loans	40.67	20.98	94	48.26	23.90	98	43.69	22.17	95	39.62	19.53	90	39.75	20.32	89
Loans to individuals	2.87	6.28	53	2.75	6.11	50	2.82	6.13	51	3.42	7.13	49	3.98	7.36	52
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans.....	0.18	0.37	65	0.11	0.31	60	0.13	0.32	62	0.18	0.37	66	0.17	0.46	63
Other loans and leases.....	5.55	8.03	54	4.99	8.93	45	5.51	9.09	49	6.55	9.85	49	7.66	9.66	54
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	235.36	383.17	19	251.99	392.62	24	245.77	381.27	23	236.35	391.26	26	233.77	379.80	27
Real estate loans secured by 1–4 family.....	41.65	124.52	16	43.10	133.24	15	42.36	125.03	17	42.04	138.18	14	41.78	137.84	12
Revolving	13.39	15.53	54	12.63	19.64	40	13.31	17.42	49	11.98	21.26	36	11.55	23.33	34
Closed-end.....	28.25	107.53	14	30.47	112.01	15	29.06	106.14	14	30.06	115.20	14	30.23	112.79	14
Commercial real estate loans	193.07	238.21	35	207.65	237.30	40	202.58	234.65	38	193.01	229.44	39	190.92	219.72	44
Construction and land development.....	41.21	35.52	61	51.45	35.78	71	45.46	35.62	65	51.57	34.95	70	54.31	35.36	69
1–4 family.....	6.30	7.06	58	5.71	6.74	54	5.70	6.34	55	5.23	6.61	55	6.18	7.04	57
Other.....	34.92	28.07	64	45.74	27.86	77	39.76	28.16	68	46.34	27.32	75	48.13	27.26	78
Multifamily.....	8.57	34.78	17	9.04	33.28	20	10.72	32.74	23	7.24	31.04	17	4.53	27.85	15
Nonfarm nonresidential	143.28	157.17	44	147.16	157.33	43	146.39	155.06	45	134.20	152.10	43	132.08	147.22	47
Owner-occupied.....	48.50	52.65	51	48.64	53.29	50	48.89	52.37	49	45.79	53.07	48	45.18	54.89	47
Other.....	94.78	102.08	45	98.52	101.60	47	97.50	100.54	47	88.40	97.41	45	86.90	91.80	51
Real estate loans secured by farmland.....	0.65	3.59	45	1.24	3.50	55	0.83	3.44	46	1.31	3.60	54	1.07	4.02	55
Loans to depository institutions and acceptances of other banks.....	0.02	0.18	73	0.08	0.38	70	0.01	0.28	67	0.02	0.44	62	0.20	0.54	72
Commercial and industrial loans	188.70	127.07	79	277.11	159.86	90	224.43	139.91	85	186.49	122.02	78	191.99	128.82	74
Loans to individuals	13.31	35.29	45	15.77	38.40	48	14.47	37.47	48	16.12	43.51	46	19.24	42.67	48
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0.83	2.01	60	0.64	2.03	55	0.68	1.88	60	0.84	2.18	60	0.82	2.72	61
Other loans and leases.....	25.74	46.75	39	28.67	51.14	39	28.28	49.54	37	30.84	52.44	39	37	51.79	44
Supplemental															
Non-owner occupied CRE loans / Gross loans	31.19	28.84	54	27.69	26.07	50	29.92	27.32	53	31.28	26.45	59	30.17	24.79	60
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	144.71	187.37	33	159.01	186.18	38	153.69	183.76	38	147.21	178.57	40	145.74	167.93	44
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	193.21	244.59	35	207.65	244.21	39	202.58	240.85	38	193.01	236.10	37	190.92	225.98	43

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	34.05	12.01	94	16.08	10.58	81	25.79	11.17	89	10.94	7.63	74	17.19	7.80	84
Liquid assets	41.13	28.17	84	26.86	24.60	67	33.20	26.22	75	25.09	22.44	68	25.59	22.72	72
Investment securities	26.99	19.64	72	31.78	16.55	92	29.09	17.85	87	38.88	16.99	96	38.46	17.27	95
Net loans and leases	34.97	59.81	9	44.93	63.21	13	40.58	61.58	11	42.87	63.77	14	43.15	63.98	14
Net loans, leases and standby letters of credit	35.45	60.62	9	45.58	64.12	13	41.18	62.48	11	43.72	64.84	12	44.04	65.07	13
Core deposits	82.02	74.75	78	82.05	68.08	94	81.62	70.67	87	80.18	63.09	90	83.33	62.13	96
Noncore funding	5.75	10.89	35	5.02	16.68	13	6	14.13	24	7.01	19.36	15	5	21.34	7
Time deposits of \$250K or more	0.95	1.81	28	0.99	2.56	22	1.01	2.11	27	1.09	2.94	19	0.77	2.89	15
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	4.80	1.20	87	4.03	1.49	83	4.99	1.47	86	4.97	1.94	84	4.22	1.97	80
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	4.78	0.52	96	3.91	0.52	94	4.99	0.54	95	3.93	0.48	93	2.26	0.54	83
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	0.99	12	0	2.06	3	0	1.24	7	0.06	3.01	14	0	3.67	2
Earning assets that reprice within 1 year	55.28	38.93	88	42.15	39.71	55	48.92	39.38	76	41.33	39.29	53	48.67	40.29	77
Interest-bearing liabilities that reprice within 1 year	1.99	7.04	7	2.51	9.42	7	2.31	8.20	10	2.62	10.19	8	2.01	10.01	6
Long-term debt that reprices within 1 year	0	0.26	29	0	0.56	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	53.29	30.25	93	39.64	28.34	78	46.61	29.11	88	38.71	26.63	84	46.66	27.38	90
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-47.72	-1.82	1	-14.57	6.94	3	-29.59	3.20	2	-4.89	14.45	6	-16.36	16.62	2
Net short-term noncore funding dependence	-47.99	-8.21	4	-14.72	-2.29	15	-29.76	-4.76	6	-6.26	3.38	17	-16.61	4.66	10
Short-term investment / Short-term noncore funding	608.83	284.81	87	327.99	138.95	89	438.49	184.19	88	184.99	77.77	83	357.04	66.46	95
Liquid assets - short-term noncore funding / Nonliquid assets	60.38	34.02	86	30.03	23.27	71	40.89	28.18	75	25.60	16.97	75	27.92	16.04	81
Net loans and leases / Total deposits	42.15	74.66	4	54.10	82.84	8	49.11	79.43	6	52.76	90.31	4	51.30	90.08	4
Net loans and leases / Core deposits	42.64	81.17	3	54.75	93.70	3	49.72	88.34	3	53.47	103.93	2	51.78	105	1
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	2.44	0.84	86	3.55	1.82	76	3.34	1.57	78	0.62	0.72	56	0.39	-0.82	92
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	17.17	1.94	99	22.77	4.82	98	22.17	4.31	99	13.05	1.36	98	-0.83	-1.98	78
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	14.38	13.42	61	15.71	12.14	63	15.77	11.38	64	15.31	12.67	62	8.88	16.19	44
Available-for-sale securities	85.62	84.66	40	84.29	85.75	37	84.23	87.23	35	84.69	85.40	38	91.12	81.88	61
U.S. Treasury securities	11.88	5.52	78	9.28	5.43	77	9.07	4.72	79	14.70	6.15	80	27.53	6.99	89
US agency securities (excluding mortgage-backed securities)	0	4.50	10	0	3.23	11	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	69.96	8.87	99	69.47	9.39	99	70.52	9.83	99	64.64	7.75	99	65.77	9.16	99
Mortgage-backed securities	18.15	66.59	6	21.23	67.27	7	20.39	66.64	6	20.66	67.43	8	6.69	65.45	4
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0.01	3.17	22	0.01	2.93	25	0.01	3.01	24	0.01	2.94	23	0.01	2.79	22
Mutual funds and equity securities	0	0.32	14	0	0.37	12	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	9.87	8.69	62	2.42	11.75	12	9.57	10.55	55	3.94	11.86	27	18.38	11.91	78
Debt securities 1 to 5 years	16.92	17.05	55	15.76	18.03	54	18.17	17.03	55	11.97	17.94	48	16.56	19.18	53
Debt securities over 5 years	73.22	72.17	42	81.82	66.01	67	72.26	69.86	48	84.08	66.02	70	65.06	64.73	40
Pledged securities	40.36	33.87	61	30.23	37.40	40	41.30	35.67	58	29.54	30.57	52	30.68	33.30	50
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	150.91	51.37	86	86.07	146.89	45	193.40	183.32	64	-33	26.69	8	15	6.77	66
Investment securities	0.62	33.34	17	-5.56	14.17	15	-6.91	23.62	12	6.47	11.75	51	4.82	9.42	54
Core deposits	18.44	16.88	67	25.70	25.99	52	26.67	26.88	55	1.34	11.23	13	1.03	7.29	26
Noncore funding	35.80	-23.76	98	2.03	-2.41	59	6.43	-12.18	72	47.81	6.59	89	17.08	10.67	70

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	10,183,861	9,461,784	9,800,986	9,076,290	8,354,820
Commit: Secured commercial real estate loans	1,971,376	1,768,429	1,642,622	2,037,326	1,828,123
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	13,451	0	10,170	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	222,687	258,932	253,118	290,203	289,094
Commercial and similar letters of credit	2,300	7,348	14,438	2,042	6,049
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	15,062	28,299	6,956	29,035	24,698
Credit derivatives - notional amount (holding company as beneficiary)	0	16,606	16,373	16,833	17,272
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	15,062	44,905	23,329	45,868	41,970
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	398,646	287,544	356,601	107,835	122,791
Purchased options contracts (interest rate)	398,646	287,544	356,601	107,835	122,791
Interest rate swaps	2,104,977	2,400,495	2,350,069	2,261,413	2,390,886
Futures and forward foreign exchange	146	5,171	0	9,286	28,354
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	586,872	92,587	255,309	70,904	79,222
Purchased options contracts (commodity and other)	586,872	92,587	255,309	70,904	79,222
Commodity and other swaps	595,099	335,102	409,119	294,731	257,169

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)	21.79	22.45	56	23.99	21.74	64	23.10	22.01	58	26.62	23.52	65	25.81	24.05
Standby letters of credit	0.48	0.67	50	0.66	0.72	58	0.60	0.71	57	0.85	0.84	64	0.89	0.92
Commercial and similar letters of credit	0	0.02	55	0.02	0.02	71	0.03	0.02	79	0.01	0.02	53	0.02	0.02
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62
Credit derivatives - notional amount (holding company as guarantor)	0.03	0.25	56	0.07	0.39	59	0.02	0.35	54	0.09	0.42	61	0.08	0.52
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0.04	0.33	64	0.04	0.30	63	0.05	0.52	64	0.05	0.75
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.03	0.14	73	0.11	0.36	76	0.05	0.30	72	0.13	0.45	77	0.13	0.69
Derivative contracts	10	49.75	31	8.88	51.68	25	9.39	48.62	25	8.57	68.47	24	9.52	65.81
Interest rate contracts	6.21	35.96	23	7.54	36.85	22	7.22	34.36	21	7.26	47.31	22	8.14	43.84
Interest rate futures and forward contracts	0	5.17	13	0	9.28	13	0	6.21	12	0	10.67	11	0	11.40
Written options contracts (interest rate)	0.85	1.82	56	0.73	2.30	45	0.84	2.18	50	0.32	2.47	42	0.38	2.16
Purchased options contracts (interest rate)	0.85	1.33	72	0.73	1.51	68	0.84	1.46	70	0.32	2.65	57	0.38	2.32
Interest rate swaps	4.50	20.67	27	6.09	22.27	25	5.54	20.83	24	6.63	28.86	26	7.39	26.74
Foreign exchange contracts	0	6.16	50	0.01	5.77	50	0	6.01	25	0.03	10.12	49	0.09	10.92
Futures and forward foreign exchange contracts	0	3.93	53	0.01	3.58	51	0	3.47	25	0.03	5.23	50	0.09	5.22
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17
Equity, commodity, and other derivative contracts	3.78	0.86	88	1.32	1.80	82	2.17	1.86	84	1.28	3.32	79	1.28	4.08
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25
Written options contracts (commodity and other)	1.26	0.29	90	0.23	0.54	82	0.60	0.52	88	0.21	0.98	80	0.24	1.48
Purchased options contracts (commodity and other)	1.26	0.19	91	0.23	0.38	82	0.60	0.37	89	0.21	0.94	80	0.24	1.29
Commodity and other swaps	1.27	0.29	87	0.85	0.30	86	0.96	0.32	86	0.86	0.38	84	0.79	0.40
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)	58.37	42.93	75	58.34	41.55	78	57.23	42.82	75	62.90	45.53	76	61.40	44.93

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	4,671,258	3,501,030	3,983,008	2,922,908	3,080,435
Interest rate contracts	2,902,269	2,975,583	3,063,271	2,477,083	2,636,468
Foreign exchange contracts.....	146	5,171	0	9,286	28,354
Equity, commodity, and other contracts	1,768,843	520,276	919,737	436,539	415,613
Derivatives Position					
Futures and forwards	146	5,171	0	9,286	28,354
Written options	985,518	380,131	611,910	178,739	202,013
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	985,518	380,131	611,910	178,739	202,013
Purchased options	985,518	380,131	611,910	178,739	202,013
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	985,518	380,131	611,910	178,739	202,013
Swaps	2,700,076	2,735,597	2,759,188	2,556,144	2,648,055
Held for trading.....	4,668,173	3,496,652	3,979,284	2,912,790	3,065,609
Interest rate contracts	2,899,184	2,971,205	3,059,547	2,466,965	2,621,642
Foreign exchange contracts.....	146	5,171	0	9,286	28,354
Equity, commodity, and other contracts	1,768,843	520,276	919,737	436,539	415,613
Non-traded.....	3,085	4,378	3,724	10,118	14,826
Interest rate contracts	3,085	4,378	3,724	10,118	14,826
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,711,881	3,172,760	3,410,800	2,796,993	2,945,090
One year or less	1,364,047	1,216,586	1,490,848	1,014,689	1,093,320
Over 1 year to 5 years	1,269,836	783,566	850,414	790,218	688,861
Over 5 years	1,077,998	1,172,608	1,069,538	992,086	1,162,909
Gross negative fair value (absolute value)	192,121	80,579	80,286	31,908	44,986
Gross positive fair value.....	222,795	144,449	131,657	56,459	46,766
Held for trading.....	222,795	144,449	131,657	56,453	46,560
Non-traded.....	0	0	0	6	206
Current credit exposure on risk-based capital derivative contracts	210,862	137,200	129,079	60,524	47,786
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	62.13	94.09	8	84.99	95.13	16	76.91	94.10	14	84.75	93.44	20	85.59	92.91	23
Percent of Notional Amount															
Interest rate contracts	0	3.27	50	0.15	2.75	54	0	3.49	25	0.32	3.20	52	0.92	3.39	58
Foreign exchange contracts	37.87	1.17	97	14.86	1.12	96	23.09	1.17	96	14.94	1.64	92	13.49	1.93	92
Futures and forwards	0	12.57	17	0.15	12.99	18	0	14.05	7	0.32	13.49	16	0.92	12.78	22
Written options	21.10	7.49	84	10.86	8.37	70	15.36	8.18	78	6.12	5.91	62	6.56	6.60	62
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	21.10	7.20	85	10.86	7.94	70	15.36	7.73	79	6.12	5.10	66	6.56	5.49	67
Purchased options	21.10	3.44	95	10.86	3.38	81	15.36	3.42	90	6.12	4.42	69	6.56	4.19	70
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	21.10	3.04	96	10.86	2.87	85	15.36	2.86	92	6.12	3.35	74	6.56	3.20	75
Swaps	57.80	71.23	31	78.14	69.92	52	69.27	68.76	42	87.45	69.75	62	85.96	70.34	57
Held for trading	99.93	40.60	92	99.87	43.50	93	99.91	43.53	93	99.65	44.16	93	99.52	46.31	91
Interest rate contracts	62.06	34.42	61	84.87	37.56	85	76.81	36.62	77	84.40	37.24	83	85.11	38.40	80
Foreign exchange contracts	0	1.57	66	0.15	1.40	66	0	1.60	32	0.32	1.60	65	0.92	1.85	69
Equity, commodity, and other contracts	37.87	0.58	99	14.86	0.71	97	23.09	0.68	97	14.94	0.83	95	13.49	1.14	95
Non-traded	0.07	59.40	7	0.13	56.50	6	0.09	56.47	6	0.35	55.84	6	0.48	53.69	8
Interest rate contracts	0.07	56.19	8	0.13	54.31	7	0.09	53.82	7	0.35	52.22	7	0.48	50.60	10
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	79.46	91.87	18	90.62	89.91	33	85.63	91.48	25	95.69	93.86	41	95.61	94.47	43
One year or less	29.20	28.05	60	34.75	30.94	66	37.43	32.05	67	34.72	32.17	58	35.49	32.51	64
Over 1 year to 5 years	27.18	26.03	52	22.38	27.26	48	21.35	27.06	47	27.04	30.45	50	22.36	31.16	35
Over 5 years	23.08	30.08	46	33.49	28.48	58	26.85	29.56	50	33.94	28.09	58	37.75	28.71	62
Gross negative fair value (absolute value)	4.11	1.25	94	2.30	1.76	66	2.02	1.55	68	1.09	0.83	65	1.46	0.72	94
Gross positive fair value	4.77	1.68	96	4.13	2.69	77	3.31	2.23	75	1.93	1.19	80	1.52	0.85	90
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.06	0.05	74	0.03	0.07	43	0.03	0.07	46	0.01	0.06	43	0.02	0.06	50
Gross positive fair value (X)	0.07	0.07	68	0.05	0.11	37	0.04	0.09	41	0.02	0.07	39	0.02	0.06	49
Held for trading (X)	0.07	0.05	76	0.05	0.08	52	0.04	0.07	56	0.02	0.06	53	0.02	0.05	64
Non-traded (X)	0	0.01	5	0	0.02	7	0	0.02	4	0	0.01	10	0	0.01	9
Current credit exposure (X)	0.06	0.05	70	0.05	0.08	44	0.04	0.06	48	0.02	0.05	44	0.02	0.04	61
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.89	0.63	76	0.58	1.03	44	0.54	0.85	50	0.26	0.73	45	0.22	0.53	61

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	263,177	132,167	132,167	132,132	155,364
Gross losses	13,058	88,240	122,531	51,032	59,975
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	9,548	8,546	19,095	17,308	15,130
Net losses	3,510	79,694	103,436	33,724	44,845
Provision for loan and lease losses	-4,379	200,153	237,011	33,759	21,613
Adjustments	0	-2,565	-2,565	0	0
Ending balance	255,288	250,061	263,177	132,167	132,132
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.02	-0.14	72	1.13	0.85	72	0.63	0.51	69	0.11	0.15	47	0.07	0.14	31
Provision for loan and lease losses / Average loans and leases	-0.05	-0.25	71	2.47	1.37	85	1.38	0.82	83	0.23	0.24	59	0.16	0.24	45
Provision for loan and lease losses / Net loan and lease losses	-124.76	77.32	40	251.15	792.43	17	229.14	487.86	28	100.10	130.58	29	48.19	134.68	10
Allowance for loan and lease losses / Total loans and leases not held for sale	1.54	1.39	69	1.39	1.51	46	1.51	1.58	50	0.90	0.83	55	0.94	0.90	56
Allowance for loan and lease losses / Total loans and leases	1.54	1.37	70	1.39	1.48	48	1.51	1.55	51	0.90	0.81	56	0.94	0.89	57
Allowance for loan and lease losses / Net loans and leases losses (X)	36.37	15.27	85	1.57	11.83	4	2.54	11.58	5	3.92	8.03	42	2.95	7.54	25
Allowance for loan and lease losses / Nonaccrual assets	445.92	318.67	78	314.70	321.01	63	428.29	299.17	76	129.19	218.72	36	179.19	214.03	54
ALLL / 90+ days past due + nonaccrual loans and leases	290.88	260.68	66	248.92	244.42	63	347.48	244.34	76	120.46	151.73	48	140.26	160.51	56
Gross loan and lease losses / Average loans and leases	0.15	0.22	44	1.09	0.35	91	0.72	0.34	87	0.35	0.28	70	0.44	0.30	80
Recoveries / Average loans and leases	0.11	0.08	72	0.11	0.07	78	0.11	0.07	75	0.12	0.08	77	0.11	0.09	68
Net losses / Average loans and leases	0.04	0.13	30	0.98	0.28	91	0.60	0.27	86	0.23	0.21	64	0.33	0.22	79
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	7.79	16.12	26	16.75	15.46	61	37.42	33.98	64	28.86	36.22	45	31.65	41.30	46
Earnings coverage of net loan and lease losses (X)	71.99	4.52	85	4.39	21.56	23	5.69	22.91	26	15.81	24.40	51	11.83	21.75	43
Net Loan and Lease Losses By Type															
Real estate loans	-0.02	0.03	18	0.07	0.03	83	0.09	0.04	78	0.04	0.01	81	0.03	0.02	67
Real estate loans secured by 1-4 family	-0.05	-0.01	17	-0.09	0.01	6	0.05	0.01	84	0.21	0.01	96	0.12	0.01	95
Revolving	-0.02	-0.05	38	-0.07	0.01	18	0.13	0.01	88	0.29	0.02	94	0.11	0.03	74
Closed-end	-0.06	-0.01	11	-0.09	0.01	6	0.01	0	66	0.17	0	96	0.13	0.01	95
Commercial real estate loans	-0.02	0.05	13	0.11	0.03	85	0.10	0.07	71	0.01	0.01	59	0	0.01	56
Construction and land development	-0.01	0	34	0.42	0	99	0.21	0	95	0	-0.01	39	0.02	-0.03	87
1-4 family	0	0	18	0	0	18	0	0	24	0	0	22	0	-0.01	36
Other	-0.01	-0.01	34	0.42	0	99	0.21	0	96	0	-0.01	41	0.02	-0.02	88
Multifamily	0	0.01	51	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	-0.02	0.07	11	0	0.05	39	0.07	0.11	56	0.01	0.02	59	0	0.02	27
Owner-occupied	0.01	0.01	68	0	0.02	22	0.03	0.02	73	0	0.01	61	0	0.01	22
Other	-0.02	0.06	6	0	0.03	56	0.05	0.08	61	0.01	0.01	70	0	0.01	31
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans	0.03	0.20	31	1.66	0.46	90	1.12	0.47	88	0.27	0.37	48	0.63	0.31	82
Loans to individuals	0.41	0.78	42	0.59	1.41	30	0.58	1.13	35	1.55	1.17	70	0.54	1.16	33
Credit card loans		2.18			3.43			2.92			3.11			2.92	
Agricultural loans	0	0.03	48	0	0.15	38	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.52	0.08	93	0.71	0.13	93	0.76	0.15	92	0.69	0.15	91	0.44	0.14	88

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....		66,821		69,999		88,598		50,785		59,595					
90+ days past due loans and leases		30,513		20,997		14,289		7,421		20,468					
Nonaccrual loans and leases.....		57,250		79,461		61,449		102,302		73,739					
Total past due and nonaccrual loans and leases.....		154,584		170,457		164,336		160,508		153,802					
Restructured 30–89 days past due		0		0		0		0		0					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		4,091		7,454		7,395		5,576		0					
Total restructured loans and leases		4,091		7,454		7,395		5,576		0					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance		306		4,932		0		6,098		0					
Other real estate owned.....		3,971		806		850		1,084		1,175					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases.....	0.40	0.27	78	0.39	0.36	63	0.51	0.39	72	0.34	0.43	50	0.42	0.44	54
90+ days past due loans and leases	0.18	0.10	82	0.12	0.13	71	0.08	0.12	62	0.05	0.15	46	0.15	0.17	64
Nonaccrual loans and leases.....	0.34	0.58	28	0.44	0.61	33	0.35	0.66	24	0.69	0.51	72	0.52	0.54	52
90+ days past due and nonaccrual loans and leases.....	0.53	0.73	39	0.56	0.80	37	0.43	0.85	25	0.74	0.71	56	0.67	0.75	52
30–89 days past due restructured.....	0	0.01	19	0	0.01	16	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured.....	0.02	0.12	21	0.04	0.13	27	0.04	0.13	29	0.04	0.14	25	0	0.16	3
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.40	0.27	78	0.39	0.37	64	0.51	0.40	72	0.34	0.43	50	0.42	0.44	54
90+ days past due assets	0.18	0.10	82	0.12	0.13	71	0.08	0.12	62	0.05	0.15	46	0.15	0.18	64
Nonaccrual assets	0.34	0.59	27	0.44	0.62	33	0.35	0.67	24	0.69	0.53	72	0.52	0.57	51
30+ days past due and nonaccrual assets	0.93	1.04	50	0.95	1.21	45	0.94	1.29	40	1.09	1.19	56	1.09	1.26	52
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.19	0.43	18	0.25	0.49	22	0.18	0.52	13	0.32	0.44	40	0.29	0.48	27
90+ days past due and nonaccrual assets + other real estate owned	0.20	0.46	17	0.26	0.52	17	0.18	0.55	12	0.32	0.48	35	0.29	0.52	24
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.13	0.52	9	0.22	0.56	15	0.15	0.60	8	0.32	0.53	25	0.23	0.60	15
Allowance for loan and lease losses	24.10	67.93	12	34.07	65.48	18	23.67	66.66	10	82.84	115.41	38	56.70	118.28	20
Equity capital + allowance for loan and lease losses	1.33	4.43	12	2	4.83	16	1.37	4.97	10	2.71	4.28	33	2.14	4.79	20
Tier 1 capital + allowance for loan and lease losses	1.69	5.28	10	2.67	5.98	17	1.80	6.05	11	3.49	5.65	27	2.57	6.16	17
Loans and leases + other real estate owned	0.37	0.88	17	0.47	0.92	17	0.36	0.97	10	0.74	0.85	47	0.53	0.96	22

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.50	0.24	84	0.29	0.39	47	0.33	0.39	53	0.26	0.38	42	0.41	0.42	57
	90+ days past due		0.20	0.12	84	0.13	0.15	75	0.04	0.16	58	0.04	0.16	50	0.10	0.22	59
	Nonaccrual.....		0.23	0.65	18	0.20	0.63	14	0.27	0.76	14	0.14	0.46	16	0.24	0.57	22
Commercial and industrial	30–89 days past due		0.30	0.17	80	0.45	0.23	82	0.72	0.23	89	0.44	0.31	75	0.43	0.30	76
	90+ days past due		0.15	0.02	95	0.11	0.03	88	0.12	0.03	87	0.06	0.05	67	0.21	0.05	88
	Nonaccrual.....		0.50	0.64	52	0.72	0.75	53	0.44	0.75	34	1.56	0.83	81	1	0.76	68
Individuals	30–89 days past due		0.40	0.55	42	1.39	0.58	89	0.88	0.83	58	0.57	0.83	37	0.99	0.84	57
	90+ days past due		0.03	0.07	56	0.18	0.13	75	0.24	0.14	78	0.09	0.17	57	0.17	0.16	72
	Nonaccrual.....		0	0.18	11	0	0.22	21	0	0.28	20	0	0.17	22	0.25	0.23	63
Depository institution loans	30–89 days past due		0	0	45	0	0.03	45	0	0	46	0	0	47	0	0	47
	90+ days past due		0	0	48	0	0	49	0	0	46	0	0	49	0	0	47
	Nonaccrual.....		0	0	48	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural	30–89 days past due		0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due		0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.69	24	0	0.80	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due			0.01			0			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.31	0.11	82	0.16	0.14	66	0.16	0.18	64	0.25	0.20	65	0.21	0.17	70
	90+ days past due		0.42	0.01	97	0.04	0.01	86	0.03	0.01	86	0.09	0.01	92	0.08	0.01	90
	Nonaccrual.....		0.45	0.13	85	0.13	0.15	64	0.53	0.15	86	0.09	0.13	61	0.02	0.14	43

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
		0.52	0.35	72	0.80	0.60	70	0.55	0.65	55	0.57	0.67	57	0.73	0.71	60
1–4 family	30–89 days past due	0.17	0.27	74	0.34	0.29	79	0.16	0.33	72	0.15	0.31	68	0.21	0.46	66
	90+ days past due	0.03	0.82	3	0.17	0.84	8	0.07	0.89	7	0.07	0.73	5	0.06	0.86	4
Revolving	30–89 days past due	0.86	0.29	89	0.27	0.40	42	0.26	0.48	33	0.69	0.45	74	0.70	0.50	71
	90+ days past due	0.21	0.02	91	0.46	0.03	95	0.17	0.03	89	0.03	0.05	67	0.31	0.05	92
	Nonaccrual	0.01	1.05	11	0.10	1.27	16	0.08	1.13	15	0.11	1	15	0.05	1.17	10
Closed-end	30–89 days past due	0.35	0.36	61	1.02	0.61	76	0.69	0.65	67	0.53	0.70	47	0.74	0.75	60
	90+ days past due	0.15	0.29	72	0.29	0.33	77	0.16	0.38	70	0.19	0.35	70	0.18	0.53	61
Junior lien	Nonaccrual	0.04	0.77	5	0.20	0.81	13	0.06	0.87	7	0.05	0.70	4	0.07	0.84	5
	30–89 days past due	0.17	0.01	98	0.18	0.02	97	0.31	0.02	99	0.24	0.02	98	0.30	0.03	99
	90+ days past due	0.02	0	96	0.07	0	98	0.04	0	97	0.07	0	97	0.11	0	98
	Nonaccrual	0	0.04	13	0.04	0.05	51	0	0.04	15	0	0.04	8	0.02	0.06	37
Commercial real estate	30–89 days past due	0.50	0.14	92	0.18	0.23	56	0.29	0.26	67	0.20	0.18	66	0.34	0.17	82
	90+ days past due	0.20	0.01	97	0.08	0.02	86	0.02	0.02	74	0.01	0.03	57	0.08	0.03	82
	Nonaccrual	0.28	0.52	36	0.21	0.43	34	0.32	0.62	31	0.16	0.23	42	0.28	0.28	58
Construction and development	30–89 days past due	0.18	0.12	78	0.24	0.24	66	0.43	0.28	72	0.25	0.28	64	0.08	0.21	39
	90+ days past due	0	0.01	38	0.01	0.01	76	0.01	0.01	81	0.02	0.02	73	0	0.02	31
1–4 family	Nonaccrual	0.13	0.36	58	0.17	0.25	59	0.14	0.41	53	0.06	0.20	44	0.01	0.19	30
	30–89 days past due	0.02	0.02	77	0.15	0.04	85	0	0.03	28	0.01	0.06	53	0.05	0.06	62
	90+ days past due	0	0	44	0	0	42	0	0	42	0.02	0	88	0	0	43
Other	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
	30–89 days past due	0.15	0.07	82	0.09	0.17	61	0.43	0.22	78	0.24	0.20	74	0.03	0.13	43
	90+ days past due	0	0	41	0.01	0	82	0.01	0	89	0	0.01	35	0	0.02	33
	Nonaccrual	0.13	0.29	64	0.17	0.18	64	0.14	0.35	58	0.06	0.17	52	0.01	0.15	35
Multifamily	30–89 days past due	0	0.06	28	0	0.08	24	0	0.09	22	0	0.08	19	4.69	0.10	99
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0	0.08	17	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.62	0.14	91	0.17	0.20	58	0.27	0.23	65	0.19	0.14	70	0.30	0.17	79
	90+ days past due	0.27	0.01	97	0.11	0.02	89	0.02	0.02	76	0.01	0.03	57	0.11	0.03	86
Owner Occupied	Nonaccrual	0.34	0.66	35	0.24	0.55	26	0.40	0.80	36	0.20	0.28	44	0.40	0.30	64
	30–89 days past due	0.06	0.04	71	0.03	0.07	33	0.01	0.07	28	0.04	0.07	39	0.21	0.09	85
	90+ days past due	0.01	0	82	0.05	0.01	91	0.01	0	77	0	0.01	26	0.05	0.01	85
Other	Nonaccrual	0.13	0.25	38	0.06	0.24	24	0.11	0.27	24	0.07	0.16	33	0.07	0.17	31
	30–89 days past due	0.55	0.09	92	0.15	0.11	72	0.26	0.14	75	0.15	0.07	82	0.09	0.07	69
	90+ days past due	0.27	0.01	98	0.06	0.01	89	0.02	0.01	81	0.01	0.01	71	0.06	0.01	89
	Nonaccrual	0.21	0.40	44	0.19	0.24	55	0.29	0.44	48	0.13	0.10	65	0.33	0.13	85
Farmland	30–89 days past due	0	0.11	30	0	0.31	25	0	0.11	30	0.30	0.23	72	0	0.25	23
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.10	21	0	1.24	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card	30–89 days past due		0.63			0.90			0.95			1.19			1.22	
	90+ days past due		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual		0.08			0.09			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	952,409	841,852	883,871	832,278	848,029										
Retained earnings	2,925,805	2,739,807	2,814,424	2,667,534	2,440,002										
Accumulated other comprehensive income (AOCI)	412,990	488,264	512,970	267,370	-63,600										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	4,291,204	4,069,923	4,211,265	3,767,182	3,224,431										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	638,563	641,166	639,848	642,562	645,557										
Accumulated other comprehensive income-related adjustments	412,990	488,264	512,970	267,370	-63,601										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	3,239,651	2,940,493	3,058,447	2,857,250	2,642,475										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	3,239,651	2,940,493	3,058,447	2,857,250	2,642,475										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	145,452	0	145,452	144,486	144,486										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	145,452	0	145,452	144,486	144,486										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	145,452	0	145,452	144,486	144,486										
Tier 1 Capital															
Tier 1 capital instruments and related surplus	3,385,103	2,940,493	3,203,899	3,001,736	2,786,961										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	233,000	233,000	233,000	233,000	233,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	233,428	228,275	236,013	132,667	132,632										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	466,428	461,275	469,013	365,667	365,632										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	466,428	461,275	469,013	365,667	365,632										
Exited advanced approach tier 2 capital															
Total capital	3,851,531	3,401,768	3,672,912	3,367,403	3,152,593										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	45,169,887	37,370,674	40,364,953	32,972,259	31,421,264										
Less: Deductions from common equity tier 1 capital	638,563	641,166	639,848	642,562	645,557										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	44,531,324	36,729,508	39,725,105	32,329,697	30,775,707										
Total risk-weighted assets	23,824,430	23,568,767	23,783,814	23,112,657	21,530,561										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	13.60	12.66	66	12.86	12.35	63	12.36	12.11	59	12.27	12.09	65			
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	14.21	13.44	68	12.48	12.72	53	13.47	13.08	63	12.99	12.78	62	12.94	12.85	63
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	16.17	15.42	72	14.43	14.77	53	15.44	15.23	60	14.57	14.36	64	14.64	14.45	67
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	7.60	9.11	12	8.01	9.03	18	8.07	9.13	17	9.28	9.76	42	9.06	9.71	31
Supplementary leverage ratio, advanced approaches HCs		6.95		8.42			8.72			7.41			7.31		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0				0	
Total property and casualty assets			0			0			0			0				0	
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0				0	
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0				0	
Total insurance underwriting equity			0			0			0			0				0	
Total property and casualty equity			0			0			0			0				0	
Total life and health equity			0			0			0			0				0	
Total insurance underwriting net income			0			0			0			0				0	
Total property and casualty			0			0			0			0				0	
Total life and health			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0	
Unearned premiums (P/C)			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0	
Separate account liabilities (L/H)			0			0			0			0				0	
Insurance activities revenue			28,179			27,209			50,417			52,850			49,431	3.56	13.46
Other insurance activities income			28,179			27,209			50,417			52,850			49,431	3.56	13.46
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			189,818			189,091			189,984			187,156			183,473	0.38	7.64

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	3.87	0.37	96	3.78	0.39	94	3.54	0.41	94	3.61	0.47	92	3.53	0.47	93			
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	5.21	11.54	27	5.93	11.35	30	5.48	11.03	29	5.97	11.51	31	6.29	10.22	33			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	19,206	20,556	21,164	20,223	27,832
Real estate loans.....	1,822	2,248	2,202	2,609	1,295
Commercial and industrial loans	17,384	18,308	18,962	17,614	21,574
Loans to depository institutions and other banks acceptances	0	0	0	0	4,963
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	1,500	1,500	1,500	1,500	1,500
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	20,706	22,056	22,664	21,723	29,332
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-6.57	-1.19	40	17.18	10.27	73	4.65	-2.40	69	-27.34	22.48	8	31.97	7.24	80
Total selected assets.....	-6.12	3.19	34	15.83	5.10	67	4.33	2.04	55	-25.94	12.40	12	39.09	3.24	89
Deposits		9.07			10.22			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		103,861	163,720	299,330	237,389	225,199	-36.56	61.59
Dividends		103,861	163,274	298,884	234,531	223,371	-36.39	61.64
Interest		0	446	446	2,858	1,828	-100.00	-100.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		238	471	736	1,822	953	-49.47	-46.52
Dividends		238	471	736	1,822	953	-49.47	-46.52
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		104,099	164,191	300,066	239,211	226,152	-36.60	60.85
Securities gains (losses)		0	0	0	0	0		
Other operating income		102	0	0	10	0		
Total operating income		104,201	164,191	300,066	239,221	226,152	-36.54	61.01
Operating Expenses								
Personnel expenses		782	822	1,581	1,551	1,973	-4.87	-24.22
Interest expense		2,328	2,328	4,656	4,657	4,657	0.00	282.89
Other expenses		4,658	6,290	10,393	12,739	12,307	-25.95	-6.32
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		7,768	9,440	16,630	18,947	18,937	-17.71	17.48
Income (loss) before taxes		96,433	154,751	283,436	220,274	207,215	-37.69	65.96
Applicable income taxes (credit)		-2,745	-2,906	-5,406	-5,135	-5,218		
Extraordinary items								
Income before undistributed income of subsidiaries		99,178	157,657	288,842	225,409	212,433	-37.09	61.35
Equity in undistributed income of subsidiaries		134,905	-9,832	42,309	218,190	242,485		71.22
Bank subsidiaries		134,730	-9,693	42,439	219,001	242,422		70.84
Nonbank subsidiaries		175	-139	-130	-811	63		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		234,083	147,825	331,151	443,599	454,918	58.35	66.89
Memoranda								
Bank net income		238,591	153,581	341,323	453,532	465,793	55.35	66.71
Nonbank net income		413	332	606	1,011	1,016	24.40	11.62
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		4,185,612	90.63	4,074,016	95.49	4,150,863	91.45	4,150,067	3,581,768	2.74	24.68
Common and preferred stock		4,183,327	90.58	4,071,731	95.44	4,148,578	91.40	3,889,782	3,354,483	2.74	32.43
Excess cost over fair value		2,285	0.05	2,285	0.05	2,285	0.05	2,285	2,285	0.00	0.00
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	258,000	225,000		-100.00
Investment in nonbank subsidiaries		4,932	0.11	4,756	0.11	4,756	0.10	4,895	5,706	3.70	-12.89
Common and preferred stock		4,932	0.11	4,756	0.11	4,756	0.10	4,895	5,706	3.70	-12.89
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0				
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0				
Other receivables		0	0	0	0	0	0				
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		426,237	9.23	185,469	4.35	381,240	8.40	9,116	11,397	129.82	7167.47
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		1,498	0.03	2,203	0.05	2,164	0.05	2,545	9,122	-32.00	-75.22
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		4,618,279	100.00	4,266,444	100.00	4,539,023	100.00	4,166,623	3,607,993	8.25	36.85
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		99,099	2.15	98,943	2.32	99,021	2.18	98,865	98,708	0.16	-0.83
Other liabilities		8,977	0.19	22,372	0.52	10,629	0.23	19,791	4,126	-59.87	402.07
Balance due to subsidiaries and related institutions		136,386	2.95	136,328	3.20	136,357	3	136,299	136,242	0.04	-0.01
Total liabilities		244,462	5.29	257,643	6.04	246,007	5.42	254,955	239,076	-5.12	2.67
Equity Capital		4,373,817	94.71	4,008,801	93.96	4,293,016	94.58	3,911,668	3,368,917	9.11	39.44
Perpetual preferred stock (income surplus)		145,452	3.15	0	0	145,452	3.20	144,486	144,486		0.67
Common stock		642	0.01	642	0.02	642	0.01	642	642	0.00	0.78
Common surplus		1,002,939	21.72	989,034	23.18	997,168	21.97	983,250	967,304	1.41	11.08
Retained earnings		2,862,966	61.99	2,678,686	62.78	2,750,723	60.60	2,667,534	2,440,002	6.88	49.58
Accumulated other comprehensive income		412,990	8.94	488,264	11.44	512,970	11.30	267,370	-63,600	-15.42	46.79
Other equity capital components		-51,172	-1.11	-147,825	-3.46	-113,939	-2.51	-151,614	-119,917		
Total liabilities and equity capital		4,618,279	100.00	4,266,444	100.00	4,539,023	100.00	4,166,623	3,607,993	8.25	36.85
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		136,386	2.95	136,328	3.20	136,357	3	136,299	136,242	0.04	0.21
Notes payable to subsidiaries that issued TPS		133,000	2.88	133,000	3.12	133,000	2.93	133,000	133,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		-100.00
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	10.71	12.64	37	7.36	4.33	74	8.08	7.29	56	11.99	9.68	76	13.85	10.40	86
Bank net income / Average equity investment in banks	11.51	12.37	46	7.77	4.55	70	8.48	7.45	62	12.30	10.51	72	14.32	11.19	80
Nonbank net income / Average equity investment in nonbanks	17.09	13.40	66	13.75	7.01	78	12.64	9.75	68	19.59	7.89	81	17.88	7.10	83
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income	101.93	96.24	53	103.89	91.35	47	103.07	88.16	50	102.24	82.22	47	102.39	82.56	49
Nonbank net income / Parent net income	0.18	3.10	42	0.22	6.35	39	0.18	3.59	41	0.23	5.93	39	0.22	3.78	43
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	5.59	16.87	23	6.43	20.37	25	5.73	20.06	21	6.52	20.43	28	7.10	20.88	32
Total debt / Equity capital	2.27	11.60	28	2.47	14.50	30	2.31	14.41	26	2.53	14.31	33	2.93	14.69	35
Total debt + notes payable to subs that issued TPS / Equity capital	5.31	13.82	25	5.79	16.78	26	5.40	16.67	22	5.93	16.36	30	6.88	17.10	35
Total debt + Loans guaranteed for affiliate / Equity capital	2.27	11.69	28	2.47	14.81	30	2.31	14.68	26	2.53	14.56	33	2.93	15.14	35
Total debt / Equity capital – excess over fair value	2.27	11.71	28	2.47	14.64	30	2.31	14.52	26	2.53	14.51	33	2.93	14.81	35
Long-term debt / Equity capital	2.27	11.05	28	2.47	13.39	30	2.31	13.56	26	2.53	13.04	34	2.93	13.37	35
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0.05	0.09	81	0.06	0.09	80	0.05	0.08	81	0.06	0.12	79	0.07	0.12	79
Long-term debt / Consolidated long-term debt	42.08	39.10	46	42.05	29.33	64	42.07	34.67	55	18.37	28.44	41	42.01	28.63	66
Double Leverage															
Equity investment in subs / Equity capital	95.81	103.07	12	101.75	103.11	43	96.80	102.81	17	99.62	103.22	30	99.81	103.10	35
Total investment in subs / Equity capital	95.81	108.26	8	101.75	110.49	34	96.80	110.16	10	106.22	111.07	55	106.49	112.48	55
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.39	0.25	12	0.24	0.67	45	-0.41	0.47	16	-0.03	0.36	29	-0.01	0.35	35
Equity investment in subs – equity cap / Net income-div (X)		0.83		0.62	3.93	23		1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	102.85	138.64	40	165.02	143.95	68	153.33	136.59	69	119.77	177.68	30	120.22	162.34	33
Cash from ops + noncash items + op expense / Op expense + dividend	102.68	130.64	37	168.77	154.33	63	149.41	147.24	63	131.16	190.27	30	114.15	174.91	25
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	143.27	103.17	73	274.16	148.07	80	286.78	134.08	89	98.88	116.34	30	101.09	103.19	51
Pretax operating income + interest expense / Interest expense	4,242.31	1,479.01	88	6,747.38	2,733.67	89	6,187.54	2,016.32	89	4,829.95	1,968.54	84	4,549.54	2,898.75	83
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,769.80	1,667.11	80	3,522.94	1,374.36	86	3,549.81	1,539.23	85	2,225.58	1,632.83	72	2,182.98	1,369.37	76
Dividends + interest from subsidiaries / Interest expense + dividends	105.64	153.06	38	174.39	169.52	65	160.24	150.43	62	126.08	210.80	25	126.93	188.90	32
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	61.28	41.77	84	73.33	27.95	89	164.26	35.64	90	55.02	57.11	80	56.42	33.93	83
Other Ratios															
Net assets that reprice within 1 year / Total assets	9.19	3.64	85	4.31	3.69	64	8.35	3.85	80	6.36	2.64	79	6.49	2.61	76
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.79	34	0	2.90	30	0	2.66	31	0	5.62	26	0	5.50	28
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	97.01	78.46	68	58.24	73.92	45	63.22	81.10	42	82.10	57.84	74	81.68	57.26	74
Dividends declared / Net income	41.10	25.30	84	62.11	60.26	57	55.14	42.29	71	41.72	33.08	68	38.14	27.33	71
Net income – dividends / Average equity.....	6.31	9.64	25	2.79	1.15	60	3.62	4.14	41	6.99	6.46	55	8.57	7.33	66
Percent of Dividends Paid															
Dividends from bank subsidiaries	107.95	139.49	43	177.82	166.94	62	163.68	132.17	65	126.73	178.13	36	128.74	157.73	42
Dividends from nonbank subsidiaries	0.25	3.97	70	0.51	3.69	73	0.40	3.41	65	0.98	7.53	57	0.55	7.13	61
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	108.19	193.08	34	178.33	205.70	58	164.09	174.85	59	127.71	260.40	26	129.28	215.26	28
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	43.53	36.56	57	106.31	82.59	67	87.57	60.28	75	51.71	66.55	34	47.95	60.71	37
Interest income from bank subsidiaries.....	0	0.11	25	0.29	0.58	68	0.13	0.36	63	0.63	0.54	72	0.39	0.52	69
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	43.53	38.35	56	106.60	98.26	61	87.70	62.88	71	52.34	69.36	33	48.35	63.43	37
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	57.63	54.17	56	141.87	52.25	84	121.45	56.39	82	180.22	82.95	83	93.80	51.40	72
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	57.63	76.16	54	141.87	78.35	78	121.45	79.84	75	180.22	150.41	73	93.80	99.33	50
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.67	67.82	80	99.44	66.84	70	99.61	69.76	80	98.04	67.32	69	98.77	65.18	74
Interest income from bank subsidiaries.....	0	0.39	24	0.27	1.06	67	0.15	0.63	61	1.19	0.80	74	0.81	0.92	71
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	99.67	81.78	71	99.71	81.90	58	99.75	82.20	73	99.23	78.80	66	99.58	74.20	71
Dividends from nonbank subsidiaries	0.23	2.67	68	0.29	2.05	71	0.25	1.95	62	0.76	2.65	59	0.42	2.57	64
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0.23	6.48	53	0.29	6.25	59	0.25	4.70	52	0.76	7.29	48	0.42	7.64	52
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	137.63	28.31	93	137.78	33.86	92	137.71	27.08	95	137.86	28.33	94	138.03	26.53	95